

## CLAIMS

What is claimed is:

1. A method of transferring wealth, comprising:
  - causing a transferor to obtain a debt of a transferee, thereby acquiring a note from said transferee;
  - causing said transferee to purchase an insurance policy for a cost, said policy having a term portion, at least a portion of said cost being a cost of said term portion;
  - valuing said term portion at an economic benefit, said economic benefit being greater than said cost of said term portion;
  - causing said transferee to assign said term portion to said transferor for a period, said period being sufficiently large to accrue sufficient economic benefit to retire said note.
2. The method according to claim 1, wherein said valuing is performed according to IRS Table PS58.
3. The method according to claim 1, further comprising:
  - terminating said insurance policy after said loan has been retired.
4. The method according to claim 1, further comprising:
  - reverting assignment of said term portion to said transferee after said loan has been retired.
5. The method according to claim 1, wherein said insurance policy has a cash portion, said cash portion being assigned to said transferee.

6. A system of transferring wealth, comprising:

means for causing a transferor to obtain a debt of a transferee, thereby acquiring a note from said transferee;

means for causing said transferee to purchase an insurance policy for a cost, said policy having a term portion, at least a portion of said cost being a cost of said term portion;

means for valuing said term portion at an economic benefit, said economic benefit being greater than said cost of said term portion; and

means for causing said transferee to assign said term portion to said transferor for a period, said period being sufficiently large to accrue sufficient economic benefit to retire said note.

7. The system according to claim 6, wherein said means for valuing values said term portion according to IRS Table PS58.

8. The system according to claim 6, further comprising:

means for terminating said insurance policy after said note has been retired.

9. The system according to claim 6, further comprising:

means for reverting assignment of said term portion to said transferee after said note has been retired.

10. The system according to claim 6, wherein said insurance policy has a cash portion, said cash portion being assigned to said transferee.

11. A program product, comprising machine readable program code for causing a machine to perform the following method steps:

causing a transferor to obtain a debt of a transferee, thereby acquiring a note from said transferee;

causing said transferee to purchase an insurance policy for a cost, said policy having a term portion, at least a portion of said cost being a cost of said term portion;

valuing said term portion at an economic benefit, said economic benefit being greater than said cost of said term portion;

causing said transferee to assign said term portion to said transferor for a period, said period being sufficiently large to accrue sufficient economic benefit to retire said note.

12. A method of transferring wealth, comprising:

gathering information on the amount of wealth to be transferred;

identifying a debt of a transferee to be acquired by a transferor in the form of a note;

determining a term portion of an insurance policy to be purchased, said term portion having a cost; and

valuing said term portion at an economic benefit, said economic benefit being greater than said cost of said term portion.

13. The method according to claim 12, wherein said valuing is performed according to IRS Table PS58.